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Expenses

In determining the cost of attending UCSC each quarter, students should consider both required fees and personal expenses. The figures below are provided to help you draw up a realistic personal budget. If you then conclude you will need financial assistance in order to attend UCSC, you should read the Financial Aid section below. Fees and additional financial information for graduate students appear in the [Graduate Studies](#) section. Tuition, fees, and other charges are subject to change without notice by the UC Regents. For the most current fee information, check [Undergraduate Student Fees](#).

Required Fees

Required fees are due and payable before the start of each quarter. At the beginning of each quarter, you will need sufficient funds to cover housing, charges, and book costs. For many financial aid recipients who are enrolled at least half time, tuition and fees on the student account are paid automatically with approved student aid funds. If you are a financial aid recipient, please note that checks and direct deposits for scholarships, grants, and loans in excess of university charges are not available to you until after enrollment each quarter.

The Student Services Fee funds student services that provide a supportive and enriching learning environment and that are complementary to, but not part of, the instructional program. Programs include, but are not limited to, services related to the physical and psychological health and well-being of students; social and cultural activities and programs; services related to campus life; and educational and career support.

Tuition helps support student financial aid and related programs; administration; libraries; operation and maintenance of facilities; the university's operating budget; and all costs related to instruction, including faculty salaries.

Santa Cruz Campus Fees help support a wide range of student services, including college and campuswide student government, extracurricular programs and recreation facilities, campus child care, community and public service projects, Educational Opportunity Programs and scholarships, and free-fare use of the local transit systems. Campus fees paid by graduate students are provided on the web at [Student Fees](#).

In addition, all students, including international students, are assessed a mandatory Health Insurance Premium. The Cowell Student Health Center provides the primary care services for the plan while a contracted insurance company provides major medical and hospitalization insurance. Dependent coverage is also available. Detailed information is available at the [Health Center web site](#) or by contacting the Student Health Insurance Office, (831) 459-2389.

Waivers from the mandatory health insurance premium are available if you can show that your private insurance provides coverage equal to or better than the student health insurance plan. Deadlines for applying for a waiver are listed in the [Schedule of Classes](#).

Some courses charge an additional Course Materials Fee. These fees recover the cost of

materials, supplies, equipment, and support services not covered by the normal instructional budget. The fees are reviewed and approved annually by the Miscellaneous and Course Materials Fee Advisory Committee. The list of specific courses charging fees in 2013–14 is available in the quarterly Schedule of Classes and on the web at [Course Fees](#).

Nonresident Tuition

If you are a resident of a state other than California or of another country, you must also pay nonresident tuition, the nonresident educational fee, and other required fees (university registration and Santa Cruz campus fees). The criteria for residency appear in [Appendix A](#).

Non-U.S. citizens note: Regardless of how long you live in California, only U.S. citizens and holders of immigrant visas may become qualified for resident classification.

Undergraduate Budget, 2014–15

	California Residents		Nonresidents	
	One Quarter	F–W–S Quarters	One Quarter	F–W–S Quarters
Required Tuition and Fees				
Student Services Fee (formerly University Registration Fee)	\$324.00	\$972.00	\$324.00	\$972.00
Tuition (formerly Educational Fee) (a)	3,740.00	11,220.00	11,366.00	34,098.00
Campus Based Fees	401.62	1,204.86	401.62	1,204.86
USHIP Health Insurance (waivable) (see above)	805.00	2,415.00	805.00	2,415.00
Subtotal	\$5,720.62	\$15,811.86	\$12,896.62	\$38,689.86
Estimated Personal Expenses (b)				
Room and board	\$4,910.00	\$14,730.00	\$4,910.00	\$14,730.00
Books and supplies	480.00	1,440.00	480.00	1,440.00
Personal Expenses	600.00	1,800.00	600.00	1,800.00
Transportation	191.00	573.00	191.00	573.00
Subtotal	6,181.00	18,543.00	6,181.00	18,543.00
Total Budget	\$11,901.62	\$34,354.86	\$19,077.62	\$57,232.86

a) Undergraduates who are unable to maintain a full-time program of study because of employment responsibilities, family obligations, or health problems may be eligible for a 50 percent reduction in tuition. One quarter at \$1,870; two quarters at \$3,740.

b) Estimated personal expenses for students living off campus total \$4,790 per quarter or \$14,370 for three quarters. Estimated personal expenses for students living with family total \$3,286 per quarter or \$9,858 for three quarters.

Late Fees

You may be assessed late fees if you fail to make university payments or enroll by the specified deadlines. For example, late fees are assessed on a graduated basis for each month there is an unpaid balance on your university account. Late fee amounts of \$50 each are assessed for a late registration payment and/or late enrollment, \$25 for a late housing

payment, and \$12.50 for miscellaneous fees. Deadlines are published in [The Navigator](#) (the undergraduate campus handbook) and the [Schedule of Classes](#), both of which are online, and they appear on the Statement of Account.

Estimated Personal Expenses

The figures given for estimated personal expenses are for a single undergraduate living on campus. Expenses will be higher for married students, students with children, and graduate students. The information is as current and as realistic as possible; however, expenses for students vary in accordance with lifestyles, priorities, and obligations.

Room and board (in college residences). Rates for room and board in the college residence halls depend on the type of accommodation and meal plan. The current rates may be found on the campus Housing Office website (<http://housing.ucsc.edu/>). The room and board amount of \$14,730 in the Undergraduate Budget table above is the average cost for an on-campus student with the average meal plan and additional flexi dollars.

Personal Expenses. This budget item covers a broad range of expenses including clothing, laundry, personal grooming, recreation, and health maintenance. It also covers minimum expenses for modest travel to visit family.

Rates are paid quarterly. The rate ranges listed above do not cover periods of academic recess, nor does the budget above. Housing charges are normally payable at the beginning of each quarter. However, students may arrange with the Campus Housing Office to pay monthly.

More detailed information on room and board expenses for the individual colleges appears in a brochure distributed as part of the admission process or available from the Campus Housing Office, 104 Hahn Student Services Building, (831) 459-2394.

Fee Refunds

Students who cancel their registration before the first day of instruction in a given quarter are refunded all required fees minus a \$10 service charge. New undergraduate students who cancel their registration before the first day of instruction are entitled to a refund of all required fees except the nonrefundable \$100 undergraduate Statement of Intent to Register (SIR) Fee (applied toward the Student Services Fee).

Once the quarter has begun, students must petition for withdrawal. The percentage of fees refunded is determined by the effective date of the withdrawal, according to the schedule at the left, in which day 1 is the first day of instruction. A student is not eligible for university services after the effective date of withdrawal.

A student entering the armed forces before the sixth week of the quarter is entitled to a full refund of the Student Services Fee—provided no course credit is received.

More detailed information on withdrawal and refund procedures is included in the quarterly [Schedule of Classes](#) and [The Navigator](#), both online at the Registrar's web site, and in the [Graduate Student Handbook](#). Information on refunds of room and board charges is contained in the campus housing contract, provided to all applicants for on-campus housing. For more information on how withdrawing affects your financial aid, refer to the Financial Aid and Scholarship Office web site at financialaid.ucsc.edu.

Schedules of Refunds

All Continuing and Readmitted Students and New Students Not Receiving Federal Financial Aid

Number of calendar days	Percentage of fees refunded*
1st day of instruction	100
2-7	90
8-18	50
19-35	25

36 and over	0
New Students Who Receive Federal Financial Aid and Withdraw during Their First Academic Term	
Number of calendar days	Percentage of fees refunded*
1st day of instruction	100
2-7	90
8-14	80
15-21	70
22-28	60
29-35	50
36-42	40
43 and over	0

* For new students, the nonrefundable \$100 Undergraduate Statement of Intent to Register Fee is withheld from the University Registration Fee; the schedule of refunds applies to the balance of fees. Percentages listed (days 1-35 or days 1-42) should be applied individually to Nonresident Tuition, the Educational Fee, the University Registration Fee, and Santa Cruz campus fees. The Health Insurance Fee is nonrefundable.

Deferred Payment Plan

The Deferred Payment Plan (DPP) provides an alternative method of budgeting and paying registration fees. Fees not covered by scholarships, loans, or other financial aid, can be paid in monthly installments. Students have a choice of applying for a three-month plan for individual quarterly fees, or, at the beginning of the fall quarter only, for a nine-month plan to be used for the fall, winter, and spring quarters. A nonrefundable application fee of \$25 for the three-month plan, or \$60 for the nine-month plan, is billed to the student account upon receipt of the DPP application. Any student in good financial and academic standing may apply for DPP. Students receiving financial aid sufficient to cover registration fees in full are not eligible for this plan. For more information about how to apply for DPP, application deadlines, and campus policies regarding the program, contact the Office of Student Business Services, 203 Hahn Student Services Building, (831) 459-2107, e-mail oarinfo@ucsc.edu, or visit sbs.ucsc.edu.

Financial Aid

The university maintains a robust financial aid program of grants, scholarships, loans, and part-time employment for undergraduate students who require financial assistance. The Financial Aid and Scholarship Office administers these resources to help bridge the gap between the cost of education and what parents and students can reasonably contribute.

If you are a dependent student, the contribution expected from you and your parents is determined through an analysis of your family's financial strength, considering such variables as income, number of dependents, living expenses, and savings and investments (excluding your primary residence). Federal, state, and university policies and procedures are applied. The same analysis is used for married and independent students with the exception of parent information. The federal definition of an "independent student" is used to determine your dependency when you complete the Free Application for Federal Student Aid (FAFSA).

The UC Blue and Gold Opportunity Plan is a Financial Aid Initiative that ensures that undergraduate California residents whose families earn a total income less than \$80,000,

meet application deadlines, and who demonstrate enough financial need are guaranteed to receive gift aid from all sources to cover UC system-wide tuition and fees. Qualified students must be in their first four years of attendance (first two for transfer students).

No student will receive more scholarship and grant support than the calculated financial need. All sources of scholarship and grant awards (federal, state, institutional, and private sources, including outside agency scholarships) will count toward covering fees and meeting the Blue and Gold Opportunity Plan commitment. The majority of students who meet the income eligibility standard receive much more grant and scholarship funding than the plan covers.

In addition to the minimum funding under the Blue and Gold Opportunity Plan, undergraduates with sufficient financial need will receive additional grant support to help defray other educational expenses (e.g., books, living expenses, and transportation).

Application Deadlines

The Free Application for Federal Student Aid (FAFSA) may be submitted online at <http://www.fafsa.ed.gov/> on or after January 1 preceding the academic year you wish to receive aid. Submit the FAFSA each year before the priority deadline of March 2 to be eligible for all types of aid. A “FAFSA on the Web Worksheet” is available at the same web site to help you prepare for completing the FAFSA.

Students admitted for fall quarter will receive an estimated financial aid award in April.

The Financial Aid and Scholarship Office may require additional documentation from applicants. These applicants will be sent an e-mail instructing them to login to [MyUCSC](#) and view their “To Do List,” where required documents are requested (e.g., copies of student and parent tax returns or other forms). These documents must be received by the deadline on the “To Do List” for a student to be considered for all sources of aid administered by UC Santa Cruz. Cruz. The deadline for 2014–15 is June 2.

Conditional awards for admitted students may change as a result of our review of documentation.

Applicants who submit documents after our deadlines will be considered for aid based on availability.

Students admitted for winter quarter must have submitted a FAFSA by their admission notification date. Items requested on your [MyUCSC](#) “To Do List” must be submitted by December 2. Award notifications will be made as soon as possible after you are admitted/readmitted and all requested financial aid documents are received.

Types of Aid

If you apply for financial aid and meet the application deadlines, you are considered for all types of aid described below. Based on your financial need, your financial aid package may include a combination of grants, scholarships, loans, and work opportunities.

Grants

- UC Santa Cruz Grants are awarded to students based on financial need.
- Cal Grant A & B (eligible California residents) are awarded by the California Student Aid Commission to California residents who meet eligibility requirements and who demonstrate financial need and academic achievement. In addition to submitting a FAFSA or Dream Application*, first time applicants must also complete and submit the Cal Grant GPA Verification Form no later than March 2. Cal Grant A and B awards pay Tuition and Student Services Fees at UC and are \$12,192 for 2014–15. Cal Grant B Access awards are \$1,473.

*Note: The passage of California Dream Acts—AB130 and AB131—extended eligibility for certain types of institutional and state aid to students, including undocumented students, who qualify for benefits under another California law—AB540—which exempts students from paying nonresident supplemental tuition. We refer to our students as “Dreamers” and encourage applying for financial aid using the [CA Dream Application](#).

- Federal Pell Grants are offered to eligible undergraduate students who demonstrate

significant financial need based on the expected family contribution (EFC). Awards are variable depending upon the EFC; the maximum Pell Grant for 2014–15 is \$5,730.

- Federal Supplemental Educational Opportunity Grants are awarded to undergraduate students who demonstrate significant financial need. These grants supplement the UC Santa Cruz Grant program. Students must meet application deadlines to be considered. The maximum award is \$3,000.

Scholarships

- UC Santa Cruz Scholarships range from \$250 to \$10,000 per year. (The average award is about \$1,500.) Funding comes from private donors, alumni, and the university. Entering UCSC students are considered for scholarships based on responses to scholarship questions on the UC Application for Undergraduate Admission. Your application essay will serve as your scholarship essay. Selected students are notified throughout the academic year. All continuing students are automatically considered for scholarships based on various factors including cumulative GPA.
- Regents Scholarships are the most prestigious merit scholarships awarded to undergraduates. Freshman Regent Scholars receive a total of \$20,000 paid over four years. New junior transfers and continuing students selected in the junior year receive the Regents Scholarship for a total of \$10,000 paid over two years. The scholarship amount varies for continuing students based on the year in college and year appointed.
- Other Scholarships: Some campus scholarships are restricted to students from particular geographic areas, family backgrounds, or are limited to students in particular majors, classes, or colleges. The donors have different reasons for giving, and their varied interests are reflected in the wide range of scholarships available. Merit and restricted scholarship awards range up to \$5,000.

Need-Based Loans

- Federal Perkins Loans are offered to first-year students. Repayment begins nine months after a student falls below half time enrollment or graduates from the university. During repayment, the interest rate accrues at 5 percent annually.
- Federal Direct Subsidized Student Loans are funded by the federal government and can be borrowed up to the federal limits based on student status (please see Direct Loan Limit Chart below). Students pay an origination fee of up to 1.073 percent in 2014–15, which is deducted from the total accepted amount of the loan. Repayment begins six months after a student falls below half time enrollment. Interest rates for 2013–14 are fixed at 3.86 percent for subsidized loans. Interest rates on new loans are determined by the Department of Education in July.

Non-Need-Based Loans

The following loans are available to both undergraduate and graduate students:

- Federal Direct Unsubsidized Student Loans are funded by the federal government and can be borrowed up to the federal limits based on student status (please see Direct Loan Limit Chart below). Unsubsidized loans are offered to students who do not demonstrate financial need or who have exhausted all need based aid. Interest accrues on unsubsidized loans from the date the loan is disbursed. The 2013–14 interest rate was fixed at 3.86 percent for undergraduate students. The student pays an origination fee of up to 1.073 percent in 2014–15 which is deducted from the total accepted amount of the loan. Students may begin repaying principal and interest on Federal Direct Unsubsidized Student Loans immediately, pay only interest immediately, or defer both principal and interest until they are no longer enrolled in school at least half time.
- Federal Direct Parent Loans for Undergraduate Students (PLUS). Parents of dependent students can apply for a PLUS loan and may borrow up to the full cost of attendance as defined by the UCSC Financial Aid and Scholarships Office. Applicants must pass a modest credit check through the Department of Education for the loan to be approved. The 2014 interest rate is fixed at 6.41 percent. Borrowers pay an origination fee of 4.288 percent that is deducted from the loan amount. Loan repayments begin 60 days after the last disbursement for the academic year (the last disbursement is typically the first day of spring quarter). Parents do have the option to defer payment, similar to the student's ability to defer on their Federal Direct loan above. See your loan servicer for more

information.

Annual and Lifetime Federal Direct Student Loan Limits

	Subsidized Loans	Unsubsidized Loans	Combined Subsidized and Unsubsidized Loans
Dependent Students			
Freshman	\$3,500	\$2,000	\$5,500
Sophomores	\$4,500	\$2,000	\$6,500
Juniors and Seniors	\$5,500	\$2,000	\$7,500
Lifetime Loan Limits	\$23,000	\$31,000	
Independent Students¹			
Freshman	\$3,500	\$6,000	\$9,500
Sophomores	\$4,500	\$6,000	\$10,500
Juniors and Seniors	\$5,500	\$7,000	\$12,500
Lifetime Loan Limits	\$23,000	\$57,000	
Graduate Students	N/A	\$20,500	\$20,500
Lifetime Loan Limits		\$138,500	

Refers to students who answered "yes" to any dependency status question on the FAFSA. These loan limits also apply to dependent undergraduate students whose parents were denied a PLUS loan due to adverse credit history.

Other Loans

The University of California develops and publishes lists of private lenders who offer the most favorable terms for UC borrowers. Lender lists may be found on UCSC's [Financial Aid and Scholarships](#) web site under [Private Loans](#).

Federal Work–Study

Federal Work–Study gives students the opportunity to work part–time to earn money to help cover expenses while enrolled at UC Santa Cruz. Students who demonstrate financial need may be offered Work–Study.

Some on–campus and community jobs are posted online at the Career Center web site <http://careers.ucsc.edu/>. Not all campus jobs are posted with the Career Center. Another way to locate on–campus jobs is through networking. Examples include talking to students, staff, and faculty at your college, in your dorm and dining hall, and in the academic departments. The Career Center can help you with résumé writing and job–search strategies. Jobs are competitive, and this award does not guarantee a position.

Loan Forgiveness Programs

The federal government will forgive all or part of a student loan under certain circumstances. Examples of these include performing volunteer work or military service and practicing medicine in certain communities. For a summary of such exemptions, visit <http://www.studentaid.ed.gov/repay-loans/forgiveness-cancellation>.

More Information

For more information about applying for financial aid, application, rights and responsibilities, and document deadlines contact the Financial Aid and Scholarship Office at (831) 459–2963 or visit us at 205 Hahn Student Services Building.

Veteran Services

The Veteran Services staff in the Office of the Registrar acts as a liaison between the Department of Veterans Affairs and students who as veterans, veterans' dependents, or reservists receive education benefits. The staff also assists with the California Department of Veterans Affairs' college fee–waiver program for children of veterans who have service–

connected disabilities or who have died from service-related causes. Students who are California residents apply for the college fee-waiver program through their home county Veterans Services Office.

Students who are veterans or veterans' dependents should contact the Veteran Services office at UCSC as soon as they receive notification of admission to UCSC to ensure timely processing of their benefit claims.

Veteran Services staff members are located at 190 Hahn Student Services Building. For more information, visit the [Veteran Services web site](#), call (831) 459-2709, or e-mail vets_benefits@ucsc.edu.

During their transition to the university and while they are enrolled as UCSC students, military veteran students are provided a broad range of academic and support services by the Veterans Education Team Support (VETS) through Services for Transfer and Re-Entry Students (STARS). The Veterans Center is located at Kresge College right inside the entrance, off the main parking lot. Contact the VETS staff at (831) 459-1520, or send an e-mail to vets@ucsc.edu, or visit the [STARS web site](#).

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